

Information to identify the case:

Debtor 1	<u>Matthew J Murphy</u>	Social Security number or ITIN	xxx-xx-2514
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Betty J Murphy</u>	Social Security number or ITIN	xxx-xx-7700
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-35012-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J Murphy

Betty J Murphy

4/4/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew J Murphy
Betty J Murphy
Debtors

Case No. 18-35012-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 04, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J Murphy, Betty J Murphy, 614 Franklin Road, Mantua, NJ 08090-1230
aty	+ R.A. Lebron, Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
517935145	+ Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122
518055866	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517935153	+ Merrick, 55 East Ames Ct, Plainview, NY 11803-2304
517935156	+ Nj Heaa, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
517936062	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519058958	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 04 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 04 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2024 20:54:00	Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011
cr	+ Email/Text: RASEBN@raslg.com	Apr 04 2024 20:53:00	NewRez LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517977267	EDI: PHINAMERI.COM	Apr 05 2024 00:35:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517966699	EDI: GMACFS.COM	Apr 05 2024 00:35:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517935140	+ EDI: GMACFS.COM	Apr 05 2024 00:35:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
519509294	+ EDI: AISACG.COM	Apr 05 2024 00:35:00	Attn: Exeter Finance LLC Department, AIS Portfolio Services, LP, Account: XXX9271, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517947442	+ Email/Text: bankruptcy@bbandt.com	Apr 04 2024 20:54:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
517965414	EDI: CAPITALONE.COM	Apr 05 2024 00:35:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
517935141	+ EDI: CAPITALONE.COM	Apr 05 2024 00:35:00	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
517935142	+ EDI: JPMORGANCHASE	Apr 05 2024 00:35:00	Chase HI, PO Box 15298, Wilmington, DE 19850-5298
517935143	+ EDI: WFNNB.COM	Apr 05 2024 00:35:00	Comenity Bank/Womnwnthn, Po Box 182789, Columbus, OH 43218-2789
517935144	+ EDI: WFNNB.COM	Apr 05 2024 00:35:00	Comenitycb/Bosco, Po Box 182120, Columbus, OH 43218-2120
519508534	+ EDI: AISACG.COM	Apr 05 2024 00:35:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519713516	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 04 2024 20:53:00	FEIN, SUCH, KAHN & SHEPARD, P.C., Counsellors at Law, 7 Century Drive - Suite 201, Parsippany, New Jersey 07054-4609
519685356	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 04 2024 20:55:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519685355	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 04 2024 20:55:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517935147	^ MEBN	Apr 04 2024 20:48:52	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517935148	+ EDI: PHINAMERI.COM	Apr 05 2024 00:35:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
517964371	EDI: JEFFERSONCAP.COM	Apr 05 2024 00:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518049183	EDI: JPMORGANCHASE	Apr 05 2024 00:35:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518049184	EDI: JPMORGANCHASE	Apr 05 2024 00:35:00	JPMorgan Chase Bank NA, Mail Code: OH4-7164, Po Box 24785, Columbus OH 43224-0785
517996565	Email/PDF: resurgentbknotifications@resurgent.com	Apr 04 2024 20:56:41	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517953078	Email/PDF: resurgentbknotifications@resurgent.com	Apr 04 2024 20:56:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517935150	+ Email/Text: ml-ebn@missionlane.com	Apr 04 2024 20:52:00	Lendup Card Services I, 225 Bush St Ste 1100, San Francisco, CA 94104-4250
517935151	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 04 2024 20:56:40	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
517967370	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 04 2024 20:56:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517935154	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 04 2024 21:07:16	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
517935155	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2024 20:54:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518017248	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2024 20:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518187784	+ Email/Text: mtgbk@shellpointmtg.com	Apr 04 2024 20:53:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC

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			29603-0675, NewRez LLC DBA Shellpoint Mortgage Servi, P.O. Box 10826, Greenville, SC 29603-0826
518187783	+ Email/Text: mtgbk@shellpointmtg.com	Apr 04 2024 20:53:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518024354	EDI: PRA.COM	Apr 05 2024 00:35:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517935157	+ EDI: PRA.COM	Apr 05 2024 00:35:00	Portfolio, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
517935158	+ EDI: PRA.COM	Apr 05 2024 00:35:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
518041301	EDI: Q3G.COM	Apr 05 2024 00:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518714676	+ Email/Text: RASEBN@raslg.com	Apr 04 2024 20:53:00	ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,, DULUTH, GA 30097-8461
518066170	Email/Text: electronicbkydocs@nelnet.net	Apr 04 2024 20:54:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
519851247	+ Email/Text: EBN@edfinancial.com	Apr 04 2024 20:53:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517935159	+ Email/Text: bncnotifications@pheaa.org	Apr 04 2024 20:53:00	Uheaa, Po Box 61047, Harrisburg, PA 17106-1047
517935160	+ Email/Text: electronicbkydocs@nelnet.net	Apr 04 2024 20:54:00	Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
518047684	+ EDI: WFFC2	Apr 05 2024 00:35:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518048133		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
517935149		Kohls/Cap1
517935152		Mercury/Fb
517980789	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518040262	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517935146	##+	DiTech Financial, 3000 Bayport Drive, Suite 8000, Tampa, FL 33607-8409

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew M. Carroll	on behalf of Joint Debtor Betty J Murphy AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Andrew M. Carroll	on behalf of Debtor Matthew J Murphy AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor Federal Home Loan Mortgage Corporation kimwilson@raslg.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 13